



File No. A31741-A (070457.1015)

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Hogan  
Serial No. : 09/842,522  
Filed April 25, 2001  
For : FINANCIAL TRANSACTION CARD  
WITH INSTALLMENT LOAN FEATURE

INFORMATION DISCLOSURE STATEMENT

I hereby certify that this paper is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

April 4, 2004  
Date of Deposit

Robert C. Scheinfeld  
Attorney Name

31,300  
Registration No.

  
Attorney Signature

April 4, 2004  
Date of Signature

04/14/2004 RMEBRAHT 00000014 09842522

02 FC:1806

180.00 DP

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to the provisions of 37 C.F.R. §§ 1.97 and 1.98, Applicants bring to the Examiner's attention the materials listed on the enclosed PTO Form 1449 and that are enclosed herewith. The listed materials were identified to Applicants by another party as being related to a system called "Transaction Level Processing (TLP)," which was purportedly promoted by First

NY02:481166.1

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Data during an unknown period of time. Applicants have no further information regarding the dates these materials were generated, whether they were distributed or made publicly available, or when this system was purportedly promoted by First Data. Although Applicants submit these materials and request that they be made of record, Applicants make no representation or admission that such materials, or any part thereof, are material or constitute prior art.

The Commissioner is hereby authorized to charge the payment of any additional fees required in association with this communication to Deposit Account No. 02-4377.

Respectfully submitted,



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Robert C. Scheinfeld  
PTO Reg. No. 31,300

Attorney for Applicant(s)  
(212) 408-2500

Enclosure

